

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Miguel A. Velez  
 Jessica Garcia  
 Debtors

Case No. 15-17243-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 13

Date Rcvd: Jan 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2020.

db/jdb +Miguel A. Velez, Jessica Garcia, 178 Moser Road, Pottstown, PA 19464-5079  
 13695681 #+Law Office of Stephen Ross, P.C., 152 E. High Street, Suite 100, Pottstown, PA 19464-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jan 18 2020 03:49:30 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 18 2020 03:48:27  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 18 2020 03:49:20 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13647435 EDI: AIS.COM Jan 18 2020 08:23:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 13668435 +E-mail/Text: ELDABBASM@FREEDOMCU.ORG Jan 18 2020 03:48:08 Freedom Credit Union,  
 626 Jacksonville Road/Suite 250, Warminster, PA 18974-4862  
 13622556 +E-mail/Text: camanagement@mtb.com Jan 18 2020 03:48:14 Lakeview Loan Servicing, LLC,  
 C/O M&T BANK, PO BOX 1288, Buffalo, NY 14240-1288  
 13610628 +E-mail/Text: bankruptcy@matcotools.com Jan 18 2020 03:50:19 Matco Tools, Attn: Carrie,  
 4403 Allen Rd, Stow, OH 44224-1096  
 13621069 EDI: PRA.COM Jan 18 2020 08:23:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13610634 +E-mail/Text: colleen.atkinson@rmscollect.com Jan 18 2020 03:50:16 Receivable Management,  
 7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826  
 14240612 +E-mail/Text: bncmail@-legal.com Jan 18 2020 03:49:10 SYNCHRONY BANK,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132  
 13618881 +EDI: STF1.COM Jan 18 2020 08:23:00 SunTrust Bank, Attn: Support Services, PO Box 85092,  
 Richmond, VA 23285-5092

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13923298\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk, VA 23541)  
 13630376 ##+Porania LLC, P. O. Box 11405, Memphis, TN 38111-0405

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 19, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 13

Date Rcvd: Jan 17, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2020 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor Lakeview Loan Servicing, LLC  
bkgroup@kmlawgroup.com  
JOSEPH L QUINN on behalf of Debtor Miguel A. Velez CourtNotices@rqplaw.com  
JOSEPH L QUINN on behalf of Joint Debtor Jessica Garcia CourtNotices@rqplaw.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Lakeview Loan Servicing, LLC  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 9

Information to identify the case:			
Debtor 1	<b>Miguel A. Velez</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Jessica Garcia</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>15-17243-elf</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Miguel A. Velez  
aka Miguel Angel Velez-Rivera

Jessica Garcia  
aka Jessica Velez

1/16/20

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**